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May 17, 2012

The Honorable Lloyd Doggett
United States House of Representatives
201 Cannon House Office Building
Washington, DC 20515

Dear Congressman Doggett:

We are in receipt of your correspondence concerning current efforts to modernize Community Reinvestment Act (CRA) regulations.

The Federal Financial Institutions Examination Council (FFIEC) is a formal interagency body empowered to prescribe uniform principles, standards, and report forms for the federal examination of financial institutions by the Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of the Currency (OCC), the National Credit Union Administration, and the Consumer Financial Protection Bureau. Unfortunately, as the FFIEC does not have rulemaking authority over CRA, we are not able to address your concerns.

For your convenience, I have forwarded your letter to the congressional liaison offices at FRB, FDIC and OCC since these agencies have rulemaking authority over CRA.

Please feel free to call me at 703-516-5590 if you should have any questions.

Sincerely,



Judith E. Dupre
Executive Secretary
Federal Financial Institutions Examination Council